



Why Horizon Agency for your health care organization's business insurance?

You don't want *just any* insurance agency to be involved with your organization's business insurance, we know that.

Horizon Agency is **not** *just any* other insurance agency seeking your business.

We excel with specialized experience providing a *continuum of insurance solutions* to protect your residents or clients and your organization while enhancing your profitability. Horizon Agency is:

- The largest, Minnesota-based independent agency specializing in insuring health care organizations.
- Horizon Agency is the insurance consultant/provider for over seventy (70) health care organizations in Minnesota.
- Horizon Agency has been specializing in insuring health care organizations since 1988...a 24-year history of dedication to your industry.
- Horizon Agency has special or exclusive contracts with several insurance companies that specialize in the health care profession.
- Horizon Agency is a "one-stop shop"...able to offer property, casualty, workers' compensation, bonds, and professional liability coverages as well as all forms of employee benefits programs.
- Horizon Agency provides a full review of all your policies by our health care program specialists.
- Horizon Agency provides in-house claim handling with health care expertise.
- Horizon Agency utilizes specially designed software to provide comprehensive analysis of your *current Workers' Compensation* program with the software providing predictive modeling of *your* claims impact on your future experience modification factor...and illustrating alternative pricing possibilities with numerous insurers.
- Horizon Agency is driven to minimize your insurance cost while using our aggregate knowledge to likely improve your insurance protection.

Shared Wisdom...Powerful Results®

